

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GWENDOLYN MARIE  
MCELMURRY

Debtor(s)

Case No. 15-15814

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2015.
- 2) The plan was confirmed on 07/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/17/2016.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,259.00
Less amount refunded to debtor	\$1,767.00

**NET RECEIPTS: \$16,492.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,841.67
Court Costs	\$0.00
Trustee Expenses & Compensation	\$736.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,577.83**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE CHRIST MEDICAL CENT	Unsecured	250.00	NA	NA	0.00	0.00
ADVOCATE SO SUBURBAN HOPITAL	Unsecured	125.00	NA	NA	0.00	0.00
ARGOSY UNIV	Unsecured	1,085.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	384.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	23,307.00	23,151.05	23,151.05	8,639.91	980.61
CAVALRY SPV I LLC	Unsecured	3,124.00	3,225.72	3,225.72	0.00	0.00
CAVALRY SPV I LLC	Unsecured	5,762.00	5,913.64	5,913.64	0.00	0.00
CERTIFIED PAYMENT PROCESSING	Unsecured	741.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	2,007.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	222.00	222.00	0.00	0.00
DISCOVER BANK	Unsecured	2,452.00	2,546.87	2,546.87	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	2,198.00	2,275.68	2,275.68	0.00	0.00
GONELLA FROZEN PRODUCTS	Unsecured	244.00	243.99	243.99	0.00	0.00
IL DEPT OF HUMAN SERVICES	Unsecured	5,407.00	5,422.00	5,422.00	0.00	0.00
ISAC	Unsecured	178,821.00	108,441.10	108,441.10	0.00	0.00
LITTLE CO MARY HOSPITAL	Unsecured	374.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	555.35	555.35	0.00	0.00
LVNV FUNDING	Unsecured	510.00	0.00	0.00	0.00	0.00
M&M ROOFING	Secured	5,483.00	NA	5,483.00	2,884.58	409.07
M&M ROOFING	Unsecured	5,483.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	NA	18,873.27	18,873.27	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	NA	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	NA	13,246.30	13,246.30	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	NA	23,994.67	23,994.67	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	14,380.77	14,380.77	0.00	0.00
NTB/CBNA	Unsecured	441.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	59,237.00	55,885.02	61,620.08	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	5,735.06	5,735.06	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	194.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SUMMIT MERCHANT SOLUTIONS	Unsecured	616.00	616.48	616.48	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRUGREEN	Unsecured	175.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	3,387.00	3,449.63	3,449.63	0.00	0.00
VILLAGE OF HAZEL CREST	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF LYNWOOD	Unsecured	1,000.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$61,620.08	\$0.00	\$0.00
Mortgage Arrearage	\$5,735.06	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,151.05	\$8,639.91	\$980.61
All Other Secured	\$5,483.00	\$2,884.58	\$409.07
<b>TOTAL SECURED:</b>	<b>\$95,989.19</b>	<b>\$11,524.49</b>	<b>\$1,389.68</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$203,407.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,577.83</u>	
Disbursements to Creditors	<u>\$12,914.17</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,492.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.